

Information to identify the case:			
Debtor 1:	Joshua E Watts		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		
Case number:	20-17134-ABA		
	Social Security number or ITIN:	xxx-xx-5473	
	EIN:	-- --	
	Social Security number or ITIN:	----	
	EIN:	-- --	
	Date case filed in chapter:	13	6/1/20
	Date case converted to chapter:	7	9/21/20

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Joshua E Watts	
2. All other names used in the last 8 years		
3. Address	PO Box 1652 Millville, NJ 08332-8652	
4. Debtor's attorney Name and address	Moshe Rothenberg Law Office of Moshe Rothenberg 880 East Elmer Road Vineland, NJ 08360	Contact phone 856-236-4374 Email: moshe@mosherothenberg.com
5. Bankruptcy trustee Name and address	Maureen P. Steady 2 Kings Highway West Suite 102 Haddonfield, NJ 08033	Contact phone 856-428-1060

For more information, see page 2 >

Debtor **Joshua E Watts**

Case number **20-17134-ABA**

6. Bankruptcy clerk's office	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856-361-2300 Date: 9/22/20
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7. Meeting of creditors	October 16, 2020 at 09:30 AM	Location:
<p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.</p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
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8. Presumption of abuse	The presumption of abuse does not arise.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
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9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 12/15/20
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>		
<p>You must file a complaint:</p> <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</p>		
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<p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>		
<p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>		
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10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<p>Please do not file a proof of claim unless you receive a notice to do so.</p>		
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11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
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12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Certificate of Notice Page 4 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Joshua E Watts
DebtorCase No. 20-17134-ABA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 309APage 1 of 2
Total Noticed: 38

Date Rcvd: Sep 22, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 24, 2020.

db
518862271 Joshua E Watts, PO Box 1652, Millville, NJ 08332-8652
518853523 +DSHC Enterprises, LLC, PO Box 524, Plainsboro, NJ 08536-0524
518901904 Delaware Title Loans, 111 Naamans Rd, Claymont, DE 19703-2713
+Delaware Title Loans, Inc., c/o Bankruptcy/Legal Department, 8601 Dunwoody Place, Ste 406, Atlanta, GA 30350-2550
518853525 EOS CCA, 700 Longwater Dr, Norwell, MA 02061-1624
518921278 FIG Cust FIGNJ19LLC & Sec Pty, PO Box 54226, New Orleans Louisiana 70154-4226
518853526 Geico, 1 Geico Plz, Bethesda, MD 20811-0001
518853527 #KML Law Group, Sentry Office Plaza, 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812
518853528 Latisha Ramsey, 409 E Main St, Millville, NJ 08332-5355
518872014 Latisha Ramsey, 130 Pamphylia Ave, Bridgeton, NJ 08302-3471
518896217 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
518853529 Midland Mortgage, PO Box 268806, Oklahoma City, OK 73126-8806
518853530 Midwest Recovery Systems, 514 Earth City Plz Ste 100, Earth City, MO 63045-1303
518853531 Millville Municipal court, 12 High St S, Millville, NJ 08332-4244
518853532 Northeastern Title Loans, 1502 N Dupont Hwy, New Castle, DE 19720-1902
518853535 Radius Global Solutions, PO Box 390846, Minneapolis, MN 55439-0846
518853536 South Jersey Gas, PO Box 6091, Bellmawr, NJ 08099-6091
518853539 Title Max, 3401 Kirkwood Hwy, Wilmington, DE 19808-6133

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: moshe@mosherothenberg.com Sep 23 2020 00:37:49 Moshe Rothenberg,
Law Office of Moshe Rothenberg, 880 East Elmer Road, Vineland, NJ 08360
tr +EDI: FMPSTEADY Sep 23 2020 04:03:00 Maureen P. Steady, 2 Kings Highway West, Suite 102, Haddonfield, NJ 08033-2117
smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 23 2020 00:39:03 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 23 2020 00:39:03 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518853520 E-mail/Text: bankruptcy@pepcoholdings.com Sep 23 2020 00:38:35 Atlantic City Electric Company, Mail Stop 84CP42, 5 Collins Dr Ste 2133, Carneys Point, NJ 08069-3600
518853521 E-mail/Text: bankruptcy@bbandt.com Sep 23 2020 00:38:32 BB&T, 301 College St, Greenville, SC 29601-2014
518875060 +E-mail/Text: bankruptcy@bbandt.com Sep 23 2020 00:38:32 BB&T now Truist, Bankruptcy Section, 100-50-01-51, P.O. Box 1847, Wilson, NC 27894-1847
518853522 E-mail/Text: tracey.gregoire@millvillenj.gov Sep 23 2020 00:39:03 City of Millville, 12 High St S, Millville, NJ 08332-4244
518853524 EDI: DIRECTV.COM Sep 23 2020 04:03:00 Direct TV, PO Box 5007, Carol Stream, IL 60197-5007
518853533 E-mail/Text: EBN_Charlotte@MeduitRCM.com Sep 23 2020 00:38:09 PMAB, 4135 Southstream Blvd, Charlotte, NC 28217-4523
518853534 EDI: PRA.COM Sep 23 2020 04:03:00 Portfolio Recovery Associates LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4962
518864324 EDI: PRA.COM Sep 23 2020 04:03:00 Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541
518857351 E-mail/PDF: resurgentbknofications@resurgent.com Sep 23 2020 00:40:02 Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518902302 EDI: NEXTEL.COM Sep 23 2020 04:03:00 Sprint Corp, Attention Bankruptcy, PO Box 7949, Overland Park KS 66207-0949
518853537 EDI: NEXTEL.COM Sep 23 2020 04:03:00 Sprint Corporation, Bankruptcy Department, PO Box 3326, Englewood, CO 80155-3326
518855096 +EDI: RMSC.COM Sep 23 2020 04:03:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518853538 EDI: RMSC.COM Sep 23 2020 04:03:00 Synchrony Bank, PO Box 965007, Orlando, FL 32896-5007
518853540 EDI: USAA.COM Sep 23 2020 04:03:00 USAA Savings Bank, 10750 McDermott Fwy, San Antonio, TX 78288-0002
518853541 EDI: WFFC.COM Sep 23 2020 04:03:00 Wells Fargo Bank N.A., PO Box 14517, Des Moines, IA 50306-3517
518873050 EDI: WFFC.COM Sep 23 2020 04:03:00 Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518872013 Jose Martinez, N/A

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin
Form ID: 309A

Page 2 of 2
Total Noticed: 38

Date Rcvd: Sep 22, 2020

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 24, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 22, 2020 at the address(es) listed below:
NONE.

TOTAL: 0